



Fund Flow Tracking in Evidence of Abuse Banking Transaction System (Regree Study No. 136/Pid. Sus-TPK/2024/PN Surabaya)

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ABSTRACT

Keywords:

Follow the Money,
Forensic Audit,
Banking Transaction System,
Electronic Proof Tool.

*Digitalization of banking transaction systems improves the efficiency and traceability of financial transactions, but the abuse of access, authorization deviations, and the use of override mechanisms creates complexity in the proof of corruption criminal acts. The study aims to analyze the mechanisms of *follow the money* in uncovering abuse of banking transaction systems, explaining its position as an analytical method in the construction of corruption proof, as well as analyzing the role of forensic audit and electronic transaction data based on the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya. Research uses normative juridical methods with legislation, conceptual, and case approaches, which are qualitatively analyzed based on primary and secondary legal materials and forensic accounting literature. The results of the study show that follow the money can reconstruct funds flow through identification of funds sources, transaction characters, use of ESTIM access, authorization and override mechanisms, destination accounts, transfer of funds, and those who benefit the economy. This method is not based as a stand-alone proof tool, but rather organize and connect financial facts with legitimate evidence tools and delicate elements. Forensic audit acts as a scientific examination method of transaction documents, account mutations, log systems, trail audits, electronic data, and authorization mechanisms. The newness of the research lies in an integrated legal-forensic proof model that links the analysis of funds flow, fact sources, scientific examination, and systematic mapping of delic elements*

1. INTRODUCTION

The development of information technology has brought fundamental changes to transaction governance in the banking sector. Banking digitalization allows financial transactions to be done quickly, integrated and documented through electronic systems that automatically generate various transaction recordings. The system provides efficiency and ease in financial management, but on the other hand creates new space for abuse of authority

if authorization mechanisms, internal controls and access security are not effective. The problem becomes increasingly complex when electronic transaction facilities that should be used for institutional benefit are used to conduct transactions outside authority and transfer funds to those who benefit the economy. Thus, the digitization of the banking system not only presents the problem of governance and information security, but also raises legal problems when the abuse of such systems relates to criminal acts that cause financial losses.

The problem has relevance in the case examined through the Decision No. 136/Pid.Sus-TPK/2024/PN Surabaya. Based on facts reflected in the verdict, the abuse of banking transaction systems is done through the use of electronic facilities to move funds that should be used for operational purposes. (Ulya, 2025) The pattern indicates that financial transactions in cases cannot be understood only as a series of banking activities that deviate from internal procedures, but rather need to be analyzed based on the relationship between authority, actors, transfer of funds, beneficiaries, and the financial consequences caused. In the context of corruption criminal law, the problem becomes important because the existence of transactions that do not fit the procedure has not yet proved the fulfillment of all elements of criminal acts. Construction is required to explain the relationship between the actions done, the economic benefits obtained, and financial losses legally relevant to the prosecuted crime.

The legal question in such a case is thus not solely based on how a transaction is performed, but on how the transaction series is constructed into a legal fact that can be accountable in proof. Electronic banking transactions essentially generate a number of traceable data, such as account mutations, transaction records, user identity, transaction time, access records, and information about destination accounts. However, the existence of such data has not automatically indicated who the actual offender is, what the transaction means, who the beneficiary is, and how the transaction relates to the postulated loss. Therefore, the proof process requires an analysis method that is able to link these financial facts chronologically and substantively to other legal facts.

In this perspective, the following the money approach has relevance as a method to trace the movement of funds from the initial source to the recipient or the beneficiary. Search does not stop at the identification of accounts receiving or sending funds, but is directed to reconstruct transaction patterns, time of transfer of funds, interaccount relations, the parties

controlling transactions, and the economic objectives of such transactions. Through the reconstruction, financial facts can be placed in a series of events that allow researchers and law enforcement to test the relationship between transactions and deeds that are thought to be criminal. Thus, follow the money has an analytical function to convert transaction data that was originally scattered into a fund flow construction that can be tested related to criminal elements.

However, it is important to assert that follow the money is not a stand-alone proof tool in the law of criminal events. The position is more appropriately understood as the analytical method or approach used to discover, organize, and link financial facts that must then be proven through legitimate evidence tools. Therefore, the juridical value of the funds flow search results is not solely determined by the success of showing the transfer of money, but by the ability to link the results of such search with other evidence tools, such as transaction documents, electronic data or information, witness information, expert information, and other relevant evidence tools. . (Nurrurachman, Alharun, Aprianti, Sabilla, & Amaliah, 2025) The difference is important that follow the money does not experience conceptual errors as a category of evidence, but rather is placed as a method that helps build interfact relationships in the structure of criminal proof.

The relevance of follow the money gets stronger when the transactions analyzed take place through electronic systems. Each electronic transaction generally leaves a digital trail that can be used to reconstruct the time, source, purpose, and stage of the transaction. Account mutations, trail audits, log systems, authorization records, user identity and electronic documents can provide information about how a transaction is performed and how funds move after the transaction takes place. However, the utilization of electronic data in proof still requires an examination of authenticity, integrity, relevance and its relation to the perpetrator and the proven event. Thus, the existence of digital traces is not enough to be shown only as transaction data, but it must be explained how the data is obtained, verified, and correlated with other legal facts.

The problem becomes more complex when the banking system is used by utilizing the electronic identity of others. In the case of the research object, the fact about the use of several User IDs belonging to other employees shows the problem of the connection between the digital identity recorded in the system and the person who factually transacts. The condition shows that the identity of the user in the system cannot always be equated simply to the

identity of the perpetrator. Therefore, proof must pay attention to the linkages between User ID, password, system log, transaction authorization, access time, transaction documents, and information of parties who have knowledge of the implementation of transactions. Such analysis is necessary to ensure that the attribution of a transaction to a person is based not only on the existence of digital identity in the system, but also supported by a series of evidence showing the factual and legal relationship between the person and the transaction.

In that context, forensic audits have an important position as an inspection approach that can help reconstruct financial facts and identify deviant transaction patterns. Forensic audits can be used to browse the origin and purpose of funds, identify recurring transaction patterns, connect interaccount transactions, and test consistency between transaction records and other facts. However, forensic audit results cannot be automatically equated with stand-alone evidence tools. The audit findings need to be placed in the proof construction through relevant and testable evidence tools at the trial. Therefore, this study views forensic audits not as a substitute for proof process, but rather as an analytical mechanism that helps explain financial facts so that they can be attributed to evidence and criminal elements that must be proven.

The relationship between follow the money, forensic audit, and electronic evidence thus needs to be placed within an integrative proof framework. Follow the Money serves as a method for reconstructing the movement of funds (Djabumir, 2020); forensic audits serve to conduct examination and analysis of financial facts; while transaction documents and electronic data provide verifiable and correlated sources of information with other evidence tools. All three do not stand in the same position, but have complementary functions in building fact construction. The separation of such functions is important because the proof of criminal offences is not determined by one data or one method of analysis, but rather by the interconnection of a number of evidence tools that together can provide a basis for judges' assessment of proven facts.

From the perspective of corruption criminal law, reconstruction of funds flow must also be directed to testing the prosecuted criminal act. In relation to Article 2 paragraph (1) Act No. 31 Year 1999 as amended by Law No. 20 Year 2001, the analysis did not stop enough on the proof that there were transactions that deviated from the procedure. Research needs to test whether such actions meet elements of unlawful acts, whether there is an

enrichment of oneself or others or corporations, as well as how they relate to state financial losses or the country's economy. Therefore, the new funding stream obtains juridical relevance if the search results can be placed in a logical relationship and can be proven by the delicate elements. (Gunawan, 2026)

The aspect of financial losses also requires caution in analysis. Not every loss experienced by an institution can be automatically qualified as a state financial loss. Determination of losses should be based on the position of the disadvantaged financial law, the source and character of the funds, as well as the causal relationship between the actions committed and the legally relevant losses. Therefore, tracking the flow of funds not only serves to show the magnitude or purpose of the transfer of funds, but also helps to test the relationship between actors' actions, the economic benefits obtained, and the financial consequences that are part of the criminal construction. Such an approach is necessary so that the analysis of losses is not based solely on the comparison of transaction numbers, but on causal relationships that can be juridically accountable.

The facts about the use of some electronic identities in banking transaction systems also show other dimensions that need to be analyzed, namely the relationship between weakness of internal control and the occurrence of system abuse. Unexpected use of User ID and passwords indicates that access security mechanisms can be a weak point that allows transactions to be done without appropriate authorization. From a legal perspective, the fact is relevant to explain the context of the occurrence of the act, but does not in itself determine criminal liability. Therefore, research needs to distinguish between the weaknesses of the internal control system as a factor that allows for abuse and evidence that directly indicates a person's involvement in criminal offences. The difference is necessary so that the analysis does not get caught up to the conclusion that the existence of system weakness automatically proves the offender's fault.

The problem indicates the need to develop proof analysis that is not only oriented to asset tracking, but also to mapping the relationship between transaction facts and the legal elements of corruption. A number of studies on follow the money and forensic accounting generally emphasize the function of transaction search in identifying funds flow and uncovering financial deviations. However, in the context of electronic banking transactions, the proofing problem becomes more complex because fund tracing must go hand in hand with the integrity of electronic data, the attribution of user identity,

transaction authorization, and testing of the relationship between transactions and criminal elements. Therefore, the study does not place follow the money solely as a technique of finding where funds are transferred, but as an analytical method that needs to be integrated with electronic evidence checking and delic element mapping.

On this basis, the new research lies in the development of an analysis framework that integrates three dimensions of proof, namely reconstruction of funds flow, mapping transaction facts against elements of corruption criminal acts, and verification of electronic evidence through forensic audit approaches. The framework places financial transactions not just as economic data, but as facts that must be tested its relevance to unlawful acts, self-enrichment or other parties, as well as losses that are part of the criminal construction. At the same time, research confirms that follow the money and forensic audits are not substitutes for evidence, but analytical methods that help connect various facts and evidence tools so as to form a coherent set of proofs. Thus, the contribution of the research does not stop on the statement that tracing the flow of funds can help proof, but offers a way to put financial analysis results in a more systematic legal proof structure.

The framework is important to read the subject of research because the fact that transactions in cases do not stand separately. Movement of funds, use of electronic identity, transaction records, purpose accounts, and relationships between the perpetrator and the beneficiary need to be read as a series of interrelated facts. In the proof perspective, the linkage allows more objective testing of how transactions are performed, who has control over transactions, who has economic benefits, and how financial consequences arise. Thus, the analysis of the flow of funds does not solely produce financial reconstruction, but it can also serve as an analytical bridge between the facts of transactions and the legal elements to be proven at the trial.

Based on the description, the study is directed to answer three legal questions. First, how the mechanism of tracking funds flow (follow the money) is applied in uncovering the abuse of the banking transaction system in the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya? Second, how is the position of the law following the money as an analytical method of proving corruption criminal elements based on the applicable legal framework of proof? Third, how does forensic audit and electronic transaction data play a role in strengthening the construction of corruption proof of criminal acts involving abuse of banking transaction systems? The formula is compiled to ensure that the research does not stop on the description of the transaction

pattern, but test the juridical relevance of the results of the searching of funds flow in the structure of corruption proof.

The study aims to analyze the mechanisms of following the money in reconstructing the movement of funds and linking it to the legal facts revealed in the Decision No. 136/Pid.Sus-TPK/2024/PN Surabaya. In addition, the research aims to explain the position of follow the money as an analytical method by distinguishing it conceptually from the proof tools recognized in criminal event law. The research also aims to analyze the role of forensic audits, electronic transaction data, account mutations, log systems, and information about the use of banking transaction facilities in strengthening the proof construction. With this goal, research is expected to contribute to the development of legal studies of corruption proof, especially in the face of matters involving the complexity of financial transactions and electronic-based banking systems.

With such construction, the study puts the question of tracking the flow of funds in the legal perspective of proof, not solely in the perspective of financial investigations. The Focus allows for more critical analysis of the boundaries between financial analysis methods and evidence tools, the relationship between electronic evidence and transaction facts, and the position of forensic audits in explaining the series of facts relevant to the criminal element. Ultimately, this study was directed to show that the effectiveness of follow the money in corruption is not determined only by the ability to find funds, but by the ability to integrate the search results with legitimate evidence tools and rationally linking them to the elements of criminal acts that must be proven.

2. RESEARCH METHOD

The research is conducted through a normative juridical approach, which means looking at the theory, ideas, and consistency of laws relevant to the research topic. (Armia, 2022) In addition, this study uses secondary data or library research. In other words, information from books, documents, notes, reports, and laws relating to the subjects being studied is collected. (Soemitro, 1984) The types of approaches, legislation, concepts, and cases used in this study are the laws and library materials regulations, which are then described through qualitative analysis methods.

3. RESULT AND DISCUSSION

3.1. Fund Flow Tracking Mechanism (Follow The Money) In Uncovering Abuse of Banking Transaction Systems Based on Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya

Tracking of funds in corruption criminal cases is not solely intended to know where a fund is transferred, but an analytical method for reconstructing the relationship between the origin of the funds, the transaction process, the party controlling the transaction, the recipient's account, and the party who obtains economic benefits. In the context of criminal acts using electronic banking transaction systems, the approach gains increasing relevance because an act cannot always be understood only from the physical actions of the perpetrator, but also from the trace of transactions formed in the system. Therefore, the search for funds flow needs to be placed as part of the fact reconstruction process that links transaction events with legal facts that must be proven at the trial.

In the legal perspective of proof, follow the money cannot be positioned as stand-alone evidence. Tracking of funds flow is in fact an investigative method that produces a series of facts about the source, displacement, use and mastery of funds. The juridical value of the tracking results can only be determined after the facts obtained are attributed to the legitimate evidence tool and tested its relevance to the prosecuted criminal element. Thus, the existence of a transfer of funds, even if it indicates an unusual transaction, has not yet proved the criminal offence of corruption. What must be analyzed is the relationship between the transaction and the deed of the defendant, the authority he has, the deviation of the procedure, the purpose of transfer of funds, the beneficiary, as well as the legal consequences caused.

The framework becomes important in analyzing the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya because the deviation in the case does not take place through a stand-alone transaction action. Based on facts put forward in the verdict, abuse is committed through the banking transaction system by utilizing other users' ESTIM access, conducting transactions that transcend the authority limit, using override mechanisms, and moving funds to the defendant's personal account and other party accounts. The series shows that the deviation mode has interrelated procedural, electronic, and financial dimensions. Therefore, proof is not sufficiently directed at the question of whether a transaction has been made, but must explain who controls the transaction, how the transaction can be processed in the system,

where the funds come from, where the funds are moved, and who benefits from the transfer. (Jahja, 2012)

From this perspective, follow the money serves as a framework for reconstructing the chronological series of financial events. Reconstruction begins by identifying the source of funds that are objected to the inspection, then connecting it to the account or post of the transaction used, the party that owns or controls access to the system, the authorization mechanism applied, the purpose account, and the end use of the funds. Each stage does not stand alone because information at one stage becomes the basis for testing information at the next stage. (Margono, 2026) In this way, tracking the flow of funds can show the relationship between actions on the banking system and the financial consequences it causes. (Nurrurachman, Alharun, Aprianti, Sabilla, & Amaliah, 2025)

In the case studied, the first stage relates to the identification of the source of funds. The funds that are subject to inspection are derived from the bank's operational cost post, especially transactions on the Q3631 and Q3671 fee post. The fact is juridically important because the source of funds specifies the legal context of the transaction that is then conducted. If funds originally intended for bank operational interests are transferred through mechanisms that are not in accordance with their authority and purpose of use, the legal question is no longer limited to administrative discrepancies. It is necessary to further test whether the deviation is related to the acts that meet the elements of criminal acts as charged. From a forensic accounting perspective, this stage is done by tracing transaction records, source documents, account mutations, and fee records to ensure the origin and character of the funds are checked. (Priyambudi, 2022)

The next stage is to identify the parties that control the transaction process. In this case, the use of ESTIM belongs to several other employees is an important fact because the system records transaction activity based on the identity of the user who gained access, while according to the fact that the transaction trial is controlled by the defendant. The circumstances indicate that the identity of the user in the system cannot be automatically equated with the parties that factually conduct or control the transaction. Therefore, checking the audit trail, system logs, transaction time, account usage patterns, and the interconnectedness between users and transactions is important to test who is actually controlling the activity in the system. The verdict records the use of several ESTIM users, including JTM152UM01 nine

times, JTM152KR01 seventeen times, and JTM152KR03 as many as one transaction.

The fact has an important significance in the construction of proof because it shows the difference between the digital identity recorded in the system and the factual controller of transactions. The difference does not in itself prove the defendant's error, but it is a fact that must be correlated with other evidence tools. Thus, the trail audit is not placed as evidence that automatically specifies the offender, but rather as a source of data that needs to be verified and connected with other facts to explain the relationship between the account used, the transaction time, the actions taken, and the parties controlling the transaction.

Once the source of funds and transaction controllers are identified, the next stage is to analyze the pattern of transactions and destination accounts. In this case, the transaction is repeatedly conducted and then the funds are transferred to the defendant's personal account and the other party's account before cash withdrawal. The pattern has an important meaning because it gives an idea of the change in the control of funds after the initial transaction is done. However, juridically, the transfer of funds to a particular account cannot be automatically interpreted as proof that all funds are a criminal offence. The relationship between the recipient's account and the defendant remains to be proven based on the whole set of evidence tools, including the defendant's relationship with the account, transaction time, pattern of use of funds, and facts about the acquisition or acquisition of economic benefits.

At this stage, follow the money contributes primarily through the ability to connect transactions that were originally spread in some financial records into a series of events that can be analyzed chronologically. Transactions that initially appear to be individual banking activities can gain different meanings when placed in the whole network, for example when there is a conformity between access time, cost recording, transfer of funds, recipient accounts, and cash withdrawals. Thus, the analytical value of tracking funds flow lies in its ability to build interfact connectedness, not in one particular transaction separately.

Another important aspect in this case is the use of override mechanisms against transactions that exceed the limits of user authority. Based on facts revealed in the trial, transactions that exceed certain authority should obtain authorization according to the applicable procedure. However, the use of other users in the authorization process allows transactions to remain processed despite issues regarding administrative

authority and completeness. From a legal perspective, the fact needs to be analyzed to determine whether it is merely a violation of internal procedures or has a connection to the act that meets the prosecuted criminal act. While from an internal control perspective, the condition indicates a weakness in the mechanism of access restriction and authorization that allows deviant transactions to take place within the system.

The relationship between follow the money and forensic audit becomes important at the reconstruction stage. If follow the money is used as a framework to follow the economic relationship of a transaction, forensic audit serves to check and test financial data and trace the transaction that is the basis of reconstruction. In electronic banking transaction systems, the data can be account mutations, transaction records, system logs, trail audits, user identity, execution time, authorization form, and supporting documents. Therefore, forensic audits do not replace the legal proof process, but provide examination results that can be used to clarify transaction facts and then correlated with other evidence tools. (Ismail, 2023)

The position also provides a limit on the use of forensic audit results in proof. Reports or results of forensic examination cannot be treated as a juridical conclusion regarding proven or unreported criminal offences. The determination of fulfillment or unfulfilling of the *delic* element remains a legal question that must be judged based on the whole of the judges' evidence and beliefs. Forensic audit functions are in the realm of professional examination to explain financial facts, identify patterns of deviations, reconstruct transactions, and provide technical explanations that can help the proof process. Therefore, the relationship between forensic audit and proof law should be understood as the relationship between the examination method and the facts that are then judicially assessed.

Based on the whole stage, follow the money mechanism in No. 136/Pid. Sus-TPK/2024/PN Surabaya can be understood as a series of analysis that connects the source of funds, the use of system access, transaction process, destination account, control of funds, and financial consequences. The series is not intended to replace the proof of corruption criminal elements, but rather to provide a factual structure that allows each transaction event to be tested more directedly. Thus, the follow the money approach has a strategic function when criminal offences are carried out through electronic systems because the relationship between the perpetrator and the deed is not always visible directly from the user identity recorded in the system.

On that basis, facts regarding the use of ESTIM belonging to others, the record of operational costs, the application of override, the transfer of funds to certain accounts, and the withdrawal of funds in cash must be read as a series of interconnected facts, not as stand-alone events. Each fact has different proof values and must be placed in the context of the evidence tool that supports it. The use of ESTIM, for example, is relevant to explain access and control of transactions; transaction records and trail audits are relevant to explain chronology and activity in the system; account mutations are relevant to explain the transfer of funds; while the account relationship with the defendant is relevant to test the mastery or economic benefit. The construction shows that the proof power does not lie in following the money as a method, but in the ability of the method it connects the sources of evidence into a consistent set of facts.

Thus, the main findings in the mechanism of tracking funds flow on this matter are not just that funds can be traced from one account to another, but that the reconstruction of funds flow allows the relationship between system access abuse, transaction process deviations, transfer of funds, and those who gain economic benefits to be analyzed in sequence and verified sequence. However, the factual relationship must be distinguished from the juridical conclusions regarding criminal liability. Tracking of funds flow becomes meaningful in proof if the reconstruction results can be correlated with legitimate evidence tools and then used to test the fulfillment of the prosecuted criminal act.

With such construction, follow the money in No. 136/Pid. Sus-TPK/2024/PN Surabaya can be placed not as a new proof tool outside the legal system of criminal events, but rather as an analysis method that integrates financial facts, electronic data, transaction documents, and forensic examination results into a proof reconstruction. The position also shows that corruption cases using information technology-based banking transaction systems require proof approaches that are not only deed-oriented and perpetrators, but also on digital footprint and the flow of economic benefits left by a transaction. Thus, further discussion needs to test how the tracking results correlate with the corruption criminal elements and how each source of evidence gains position in the proof construction at the trial.

**Table 1. Mechanism of Fund Flow Tracking (*Follow the Money*) in
Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya**

No.	Fund Flow Tracking Stage	Legal Perspective	Forensic Accounting Perspective
1	Identification of Fund Sources	Determining the origin of the funds that constitute the subject of the transaction and their relevance to the case.	Tracing source accounts, transaction accounts, and supporting documents evidencing the origin of the funds.
2	Identification of Transactions	Examining the conformity of transactions with applicable authorities and procedures.	Examining account mutations, amounts, dates, types, and purposes of transactions.
3	Identification of Transaction Access	Determining the party who used or controlled access to the system.	Matching user identities with <i>user access</i> , <i>system logs</i> , and <i>audit trails</i> .
4	Analysis of Irregularities	Assessing the existence of exceeding authority, misuse of access, or <i>override</i> mechanisms.	Comparing transactions with authorization limits and internal controls.
5	Tracing of Destination Accounts	Identifying the recipients and their relevance to the alleged conduct.	Tracing the recipients' account mutations and subsequent movement of funds.
6	Identification of Beneficial Recipients	Examining the relationship between the defendant, fund recipients, and the economic benefits obtained.	Reconstructing the relationship among sender accounts, recipient accounts, account owners, and the use of funds.
7	Analysis of Electronic Evidence	Assessing the relevance of electronic data to the alleged conduct.	Examining <i>audit trails</i> , <i>system logs</i> , access histories, and electronic transaction data.
8	Reconstruction of Fund Flows	Linking the sequence of transactions to the relevant conduct and legal consequences.	Preparing a chronology of fund flows from the source to the recipient and subsequent use of the funds.
9	Transaction Verification	Testing the results of fund tracing against	Recompiling and reconciling account

No.	Fund Flow Tracking Stage	Legal Perspective	Forensic Accounting Perspective
		admissible evidence and other facts established at trial.	mutations, journals, documents, and system data.
10	Analysis of Financial Impact	Assessing the relationship between the transactions and the legally relevant loss or consequences.	Identifying transaction values and financial impacts based on financial records.
11	Testing of Criminal Elements	Testing the results of fund tracing against the elements of the alleged criminal offense.	Providing financial findings that support the reconstruction of the conduct and economic benefits.
12	Evidentiary Assessment	Determining the evidentiary value of <i>follow the money</i> based on the entirety of admissible evidence.	Treating the results of the forensic examination as supporting evidence, rather than as a substitute for admissible evidence.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the authors, Table 1 shows that the mechanism of following the money in the verdict No. 136/Pid. Sus-TPK/2024/PN Surabaya cannot be understood solely as an activity to trace the transfer of money from one account to another. Fund flow tracking is a series of analysis that starts from the identification of funds source, checking transaction character, access search and the controlling party, to identifying destination accounts and those who benefit the economy. The network is important because financial facts are essentially only acquiring juridical relevance if they can be placed in the context of the charged and associated with other evidence tools. Therefore, the relationship between the juridical perspective and forensic accounting in a quo is complementary: juridical analysis determines the legal question to be proven, while forensic examination helps to reconstruct the facts of transactions structurally based on financial data and electronic traces. With such construction, follow the money is more precisely placed as an analytical method for building a series of proof facts, not as a means of evidence that independently determines the proof of corruption.

In the first stage, search is directed at the source of funds and transaction characters that are objected to examination. The trial facts indicate the use of Q3631 and Q3671 fees posts relating to the bank's

operational needs, which later became part of the series of transactions checked in the case. In the juridical perspective, the existence of such transactions is not enough to be proven only from the records in the system, but must be tested on the basis of authority, the purpose of use of funds, conformity to the procedure, and its relation to the charged act. Forensic accounting perspective provides factual dimensions through account mutation checks, journal records, nominal, transaction time, and supporting documents that should be attached to each expense. When a transaction is not supported by adequate documents, the condition does not immediately prove a criminal offence, but it becomes a relevant fact for further testing through reconciliation between accounting records, source documents, transaction data, and trial facts. Thus, the source identification stage of the fund serves as the starting point to ensure that the traced funds have verifiable identity, origin and transaction relationships.

The next stage relates to the identification of access and control of transactions, which in this case has an important meaning because transactions are conducted through the ESTIM application. The facts revealed that the defendant used ESTIM access belongs to several employees without the knowledge of the access rights holder, so the system records transactions based on the identity of the user formally recorded in the system, while factual control of the activity lies with the defendant. From a legal perspective, the circumstances need to be analyzed to determine the relationship between the user identity of the system, concrete actions taken, and parties that factually control the transaction. From a forensic accounting perspective, the problem can be traced through user access, system logs, audit trail, transaction time, and other recordings of electronic activity. In this context, electronic data not only serves to show that a transaction has ever occurred, but it can also help reconstruct who uses the system, when the transaction is performed, and how the transaction is processed. Facts about the use of multiple ESTIM user accounts include the use of JTM152UM01 nine times, JTM152KR01 seventeen times, and JTM152KR03 once demonstrated the importance of connecting recorded electronic identities with factual transaction control. Thus, the proofing question does not stop on the question of who the account owner is, but shifts to the question of who is actually operating and controlling the transaction.

Once the transaction identity and access controller can be reconstructed, the follow the money mechanism is continued by tracing the destination account, the receiver of funds, and the economic benefits arising

from the transaction. In case of a quo, the next series of transactions is associated with the transfer of funds to the defendant's personal account and the account of the other party with the relationship with the defendant, accompanied by cash withdrawal. The pattern has an important significance for forensic analysis because it allows the examiner to establish relationships between source accounts, intermediary transactions, recipient accounts, and the use of funds once received. Nevertheless, from a legal perspective, the existence of transfers to certain accounts should not be directly equated with the proof of acceptance of criminal proceeds. The relationship must be proven through the connection between the control of funds, the purpose of transactions, the basis of legal relations, and the whole evidence submitted at the trial. Similarly, repeated transaction patterns can be an indicator that needs to be analyzed, but assessments of intentionality, abuse of authority, or the purpose of benefiting should be based on the overall proven facts. Therefore, the main function of following the money at this stage is to reconstruct the travel of funds and clarify interparty financial relationships, so that further testing of the prosecuted criminal acts can be done.

The aspect that further strengthens the reconstruction is an examination of the authorization mechanism, including the use of override against transactions that exceed the limits of user authority. Based on the fact of the case, certain transactions that exceed the authority of the user should be through the authorization mechanism according to the set authority structure, but the mechanism is used by using other users that are not necessarily authorized to authorize the process. From a juridical perspective, the fact is relevant to test whether there has been any aberrations of authority and how the deviation relates to the transaction being the object of the matter. From a forensic accounting perspective, the use of override shows a point of weakness in internal control that allows transactions to pass the mechanisms of the examination. By connecting the source of funds, system access, transaction patterns, authorization mechanisms, destination accounts, and beneficial parties, following the money produces a more intact reconstruction of the series of financial events in the case of a quo. However, the reconstruction must be verified with legitimate evidence and tested against the prosecuted elements. Thus, the main contribution of this mechanism is not to replace legal proof, but to bring together transaction facts and electronic traces with legal construction more systematically, so as to clarify the relationship between actions, funds flow, parties that control or receive funds, and financial consequences relevant to criminal liability.

Table 2. Mechanism Analysis of Abuse of Banking Transaction Systems in Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya

No.	Form of Irregularity	Legal Perspective	Forensic Accounting Perspective
1	Use of Another Employee's ESTIM User Account	Examining the use of unauthorized access to assess system misuse and the involvement of the party who controlled the transaction.	Matching the user identity with <i>system logs, audit trails</i> , and transaction activities to identify the actual controller.
2	Recording of Expenses under Q3631 and Q3671 Cost Items	Examining the conformity of fund utilization with the purposes and authorities established under operational procedures.	Examining expense records, account mutations, journals, and source documents supporting the transactions.
3	Mismatch between the Use of Funds and the Transaction Purpose	Assessing the existence of irregularities in fund utilization and their relevance to the alleged conduct.	Comparing the recorded transaction purpose with the actual use of funds based on documents and account mutations.
4	Transactions Unsupported by Adequate Source Documents	Assessing the relevance of the absence of supporting documents to the validity of the transactions and the evidentiary construction of the alleged conduct.	Verifying invoices, payment receipts, obligation documents, journals, and other supporting evidence.
5	Transfers of Funds to Personal and Third-Party Accounts	Examining the relationship between fund transfers, control over the funds, and the parties obtaining economic benefits.	Tracing destination accounts, subsequent account mutations, and subsequent movement and use of the funds.
6	Cash Withdrawals	Assessing the relationship between cash withdrawals and the control or use of the funds that constitute the subject matter of the case.	Analyzing the timing, amount, withdrawing account, and its relationship to previous transactions.

No.	Form of Irregularity	Legal Perspective	Forensic Accounting Perspective
7	Use of the Override Mechanism	Examining the conformity of transaction processing with applicable authorization limits and procedures.	Analyzing the authorization mechanism, the user performing the <i>override</i> , and weaknesses in internal controls.
8	Deviation from Authorization Procedures	Assessing whether the transactions were processed through the appropriate authorization procedures and their relevance to the alleged conduct.	Comparing actual authorization with the authorization matrix and transaction control procedures.
9	Weaknesses in Internal Controls	Assessing the role of system weaknesses as a context that may enable irregularities, without automatically equating them with evidence of a criminal offense.	Identifying control gaps, segregation of duties, user access, and ineffective monitoring mechanisms.
10	Audit Trails and Electronic Transaction Data	Assessing the relevance and connection of electronic data to the sequence of conduct under examination.	Reconstructing the timing, user identity, transaction type, amount, destination account, and system activity history.
11	Reconstruction of Transaction Relationships and Related Parties	Examining the relationship among the sequence of transactions, the parties controlling the transactions, fund recipients, and the elements of the alleged criminal offense.	Integrating account mutations, journals, documents, <i>audit trails</i> , and electronic data into a single transaction chronology.
12	Assessment of Analytical Findings	Assessing the tracing results based on admissible evidence and their connection to the elements of the alleged criminal offense.	Treating the examination findings as financial analytical results that support the evidentiary process, rather than as a substitute for admissible evidence.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the authors, Table 2 shows that abuse of the banking transaction system in the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya is a series of actions that take place through several points of interconnected deviation, not an act that stands alone. The series begins with the use of other employees' ESTIM users, continuing to record transactions via postage fees Q3631 and Q3671, then transfer funds to certain accounts and withdrawals in cash. From a juridical perspective, each stage needs to be placed in the context of authority, procedures, relationships between the perpetrator and transaction, and its relevance to the prosecuted criminal act. Meanwhile, forensic accounting perspective provides the basis for testing the network through transaction data, account mutations, source documents, system logs, and audit trail, so that interfact relationships can be reconstructed chronologically.

The use of ESTIM users belonging to other employees is an important point because the identity recorded in the system does not immediately indicate the party that factually controls the transaction. The fact needs to be distinguished between formal owners of access and those who actually use access to conduct transactions, because the difference determines the attribution of deeds in the proof construction. In this case, the use of multiple ESTIM user identities without the access holder's knowledge indicates that access usage patterns need to be associated with transaction time, type of activity, and parties who benefit from such transactions. From forensic accounting perspective, the relationship can be traced through user access, system logs, and audit trail, while from the legal perspective the results of the search must be correlated with witnesses, documents, electronic evidence, and other relevant evidence tools.

Once the system access can be attributed to transaction activity, the analysis is then directed at the record of Q3631 and Q3671 fees as well as the conformity between the records and the purpose of using funds. The existence of records in the system does not in itself prove that the use of such funds is valid, because the validity of the transaction also depends on authority, the purpose of spending, the procedures to be taken, and the existence of the underlying source documents. In forensic accounting perspective, the discrepancy between transaction records and supporting documents may be the basis for verifying invoices, proof of payment, journals, account mutations, and other obligation documents. Thus, the findings regarding the inadequacy of the source document are not placed as

a single proof of criminal offences, but rather as a fact that strengthens the need to test whether the transaction has a legitimate basis and how the funds recorded are further used.

The network gained further significance when funds moved to the defendant's personal account or other party's account and then withdrew in cash, as the transfer allowed reconstruction of the party receiving and mastering the economic benefits of the transaction. Search does not stop at the identification of the destination account, but includes transfer time, nominal, interaccount relationship, advanced transactions, and its relation to the source of the previous funds. In a legal perspective, the series of transactions must be tested to determine whether there is an accountable relationship between transaction irregularities, mastery or acquisition of economic benefits, and consequences relevant to the case, so that not every transfer to a particular account can be automatically qualified as a result of criminal offences. Therefore, following the money in this context serves to clarify the factual relationship between transaction phase, while the determination of criminal liability remains dependent on the fulfillment of the delicate element and the overall strength of the evidence presented in the trial.

Table 3. Reconstruction of Fund Flow Tracking Based on the Facts of the Conference

No.	Fund Flow Tracking Stage	Facts in the Judgment	Legal Analysis
1	Identification of Fund Sources	The funds originated from the bank's operational budget and were recorded under cost items Q3631 and Q3671.	The source of funds constitutes the starting point for determining the origin of the funds and their relevance to the transactions under examination.
2	Identification of Transactions	Transactions were recorded under cost items Q3631 and Q3671 and subsequently became the subject of examination.	The transactions are examined based on their purpose, authority, procedures, and compliance with applicable provisions.
3	Identification of the Party Controlling the Transactions	The transactions were conducted using several ESTIM user accounts belonging to other employees.	The use of another party's access constitutes a relevant fact for determining who factually

No.	Fund Flow Tracking Stage	Facts in the Judgment	Legal Analysis
			controlled the transactions and whether there was abuse of authority or access.
4	Examination of Authority and Access	ESTIM user accounts were used without the knowledge of the respective access holders, and certain transactions exceeded the authorized limits.	These facts are examined against user authority, authorization procedures, and access limits established within the system.
5	Identification of the Transaction Mechanism	The transactions were conducted through an <i>override</i> mechanism to bypass or overcome certain authorization limits.	The use of the <i>override</i> mechanism is assessed in relation to authorization procedures and potential deviations from the applicable control mechanisms.
6	Tracing of Destination Accounts	The funds were transferred to the defendant's personal account and to the accounts of other parties related to the case.	The destination accounts are examined to determine the relationship between the transactions, the defendant or recipients, and their relevance to the elements of the alleged criminal offense.
7	Identification of Control or Economic Benefit	Some funds ended up in the defendant's account, followed by cash withdrawals.	Control over or receipt of economic benefits must be linked to the alleged conduct and cannot be inferred solely from the existence of a transfer.
8	Tracing of Fund Utilization	The transferred funds were subsequently withdrawn in cash.	Cash withdrawals constitute subsequent facts that require examination to determine the relationship between receipt of the funds and the use or control

No.	Fund Flow Tracking Stage	Facts in the Judgment	Legal Analysis
			of the economic benefits.
9	Verification of Audit Trails and Electronic Evidence	The system stored electronic transaction data and records of user activities.	Electronic data are assessed based on their relevance and connection to the transaction facts and other admissible evidence.
10	Reconstruction of Transaction Relationships	A sequence of transactions existed, beginning with expense recording and the use of ESTIM access, followed by fund transfers, receipt, and withdrawal of funds.	The sequence is analyzed to examine the relationship among the conduct, transactions, controlling parties, recipients, and the legally alleged consequences.
11	Examination of the Evidentiary Construction	The transaction facts indicate patterns of access use, fund transfers, and receipt or control of funds.	The results of <i>follow the money</i> do not independently constitute proof of a criminal offense but must be correlated with the elements of the offense and admissible evidence.
12	Assessment of Fund-Tracing Results	The overall transaction facts and electronic data form a sequence of fund flows that can be reconstructed.	Evidentiary value is determined after the tracing results are correlated with trial facts, the elements of the criminal offense, and admissible evidence.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the Author's Opinion, Table 3 shows that tracking the flow of funds in the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya is a logical continuation of the identification of the form of deviation as described in Table 2. If Table 2 places the use of ESTIM access, fee logging deviations, override mechanisms, and transfer of funds as deviation points, then Table 3 connects the facts into a series of reconstructable transactions. The reconstruction begins with the search of the source of the funds, then moves on the identification of the parties controlling the transaction, the

implementation mechanism, the purpose account, to the use or mastery of funds. With such construction, follow the money does not stop at identifying the transfer of funds, but is used to explain the factual relationship between transactions relevant to the proof of cases.

The starting point of reconstruction lies in identifying the source of funds and the character of transactions that are subject to inspection, especially the records of Q3631 and Q3671 posts. From the juridical perspective, the existence of a transaction in bookkeeping has not yet demonstrated any unlawful acts, so that its objectives, authority, procedures, and support documents must be tested. Forensic accounting perspective provides an approach to matching between cost records, account mutations, journals, and source documents so that there can be known consistency between recorded transactions and actual transactions. Thus, the initial stage of follow the money serves to build a reference point that allows transaction deviations to be assessed based on verifiable financial data, not just on assumptions regarding the use of funds.

Once the source and transaction are identified, a more substantive question is to determine the parties that factually control the implementation of the transaction. The facts of the use of some ESTIM users of other employees indicate the importance of distinguishing between the identity of the user recorded in the system and the real party operates or controls the transaction. Juridically, the distinction is important because the attribution of an act is not sufficiently based on the name or identity of the user that appears in the system, but it needs to be correlated with the facts regarding the control of access, authority, knowledge, and execution of transactions. From forensic accounting, user ID, access history, system logs, and trail audits can be used to test activity patterns and help reconstruct who accesses the system, when the transaction is done, and how the transaction is processed.

The linkage between access usage and subsequent override mechanisms shows that the deviation is not solely located in the final outcome of the transaction, but also in the way the transaction obtains authorization in the system. The use of override needs to be placed in the context of the authority limit and authorization procedures because such mechanisms can be an important point to test whether a transaction is executed in accordance with the applicable governance. In a legal perspective, the fact has only meaning of proof when it can be attributed to the acts and elements of the prosecution, while from the perspective of forensic accounting, override logs, transaction times, identity of the authorizing party, and access rights to test the occurrence of control deviations. Therefore, the weakness of the authorization mechanism should not be directly equated with criminal offences, but should be positioned as a

fact that explains how transactions can be implemented and further tested through the whole proof tool.

The next stage brings reconstruction of the transaction mechanism to the destination account and the party who acquires or controls funds. The fact that funds are transferred to the defendant's personal account and the other party's account, then some funds are withdrawn in cash, provides a factual basis for tracing the continuity of the movement of funds after the initial transaction. Juridically, the transfer to an account does not automatically prove the legal or fulfillment of the element of criminal acts, so the relationship between receiving funds, the receiving party, the charged deed, and the legal consequences must remain proven. Meanwhile, forensic accounting can reconstruct time, nominal, source account, destination account, and advanced transactions to provide a more intact picture of the pattern of mastery and use of funds.

In that context, trail audits and electronic transaction data have an important function because it provides a trail that allows the chronology of transactions to be tested more structurally. Data on user activity, implementation time, nominal, transaction mechanisms and system history are not enough to be collected, but must be verified in relevance and correlated with legitimate documents, account mutations and other evidence tools. From the legal point of view of proof, electronic data acquires meaning when it can show a relevant relationship with the fact of the case and meet the requirements as a proof tool that can be used in the judicial process, while forensic audits play a role in processing the data into a systematic transaction reconstruction. Thus, the relationship between electronic evidence and forensic audit is complementary, namely electronic data provides information sources while forensic analysis helps explain the patterns, chronology, and interrelationship of the transactions found.

Over the entire series, following the money should be placed as an analytical method in building proof construction, not as a stand alone proof tool. The tracking results provide reconstruction of the origin, displacement, purpose, control and use of funds, but the juridical value is only formed after being associated with the elements of criminal acts, prosecution facts, and valid evidence tools. This position confirms that forensic audits do not replace witnesses, documents, or electronic evidence, but provide analytical support to explain the relationship between financial facts and electronic transactions more measurably. Thus, the main contribution of the mechanism of following the money in a quo lies in its ability to integrate financial facts, electronic footprints, access authority, transaction mechanisms, and recipients into a reconstruction that can be used to test the construction of corruption proof.

When analyzed using the Fraud Triangle Theory Theory, proposed by Donald R. Cressey, the deviation in this case shows the relationship between opportunities, pressure, and rationalization as the factors that drive fraud. Opportunities arise because the defendant has access to the transaction system and is able to utilize internal control weaknesses to conduct debt funds without being detected immediately. Meanwhile, pressure and rationalization factors can be used to explain the reasons that encourage a person to abuse authority, although evidence should remain based on facts revealed during the trial. Therefore, the theory of the Triangle of Fraud provides an analytical framework that helps explain how weaknesses of the internal control system can create the possibility of abuse of the banking transaction system, while determining criminal responsibility remains dependent on evidence of criminal elements based on legitimate evidence. (Sujeewa, Yajid, Khatibi, Azam, & Dharmaratne, 2018)

Table 4. Implementation of Forensic Audit in Fund Flow Tracking

No.	Forensic Audit Stage	Examination Objective	Legal Perspective
1	Examination of Transaction Documents	Verifying the existence, conformity, and reliability of transaction documents.	Assessing the relevance of documents to the validity of transactions and the establishment of the facts of the case.
2	Analysis of Account Mutations	Tracing the movement of funds from source accounts to destination accounts.	Examining the relationship among transactions, related parties, and the alleged conduct.
3	Examination of ESTIM User Account Usage	Identifying patterns of use and control over transaction access.	Examining authority, control over access, and potential misuse of access.
4	Analysis of the Override Mechanism	Identifying transactions conducted through mechanisms outside normal authorization limits.	Assessing the conformity of transaction execution with applicable procedures and authorization powers.
5	Analysis of the Audit Trail	Reconstructing the chronology and transaction activities recorded in the system.	Examining the connection between electronic data, transaction facts, and

No.	Forensic Audit Stage	Examination Objective	Legal Perspective
			other admissible evidence.
6	Reconstruction of Fund Flows	Establishing the relationship among the source, movement, destination, and use of funds.	Examining the connection between the sequence of transactions, the alleged conduct, and the elements of the alleged offense.
7	Identification of Recipients or Beneficial Parties	Determining the parties who received or controlled the funds after the transactions.	Examining the relationship between receipt or control of funds, the accused parties, and the facts of the case.
8	Verification of Transaction Irregularities	Determining the forms and patterns of irregularities based on the available data.	Assessing the relevance of irregularities to authority, procedures, and the elements of the criminal offense.
9	Analysis of Relationships among Facts	Linking the results of document, transaction, access, and fund-flow examinations.	Examining the relationship between financial facts, the conduct of related parties, and the evidentiary construction.
10	Preparation of the Forensic Audit Report	Documenting findings, examination methods, and analytical results.	Providing examination results that may support the evidentiary process.
11	Assessment of Examination Results	Assessing the consistency and reliability of the overall findings.	Correlating audit results with admissible evidence and the elements of the criminal offense without replacing the legal assessment.
12	Formulation of Forensic Audit Conclusions	Formulating final findings based on the overall examination procedures.	Providing analytical support for the evidentiary construction without determining criminal liability.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the authors, Table 4 shows that forensic audits in a quo are not placed simply as administrative examinations of transactions, but rather as an analytical process to test the connection between financial data, system activity, and legal facts that have been identified at the previous stage. This position is a continuation of Table 2 which identifies the form of deviation and Table 3 which reconstructs the direction of transfer of funds from sources to those receiving or mastering it. Thus, forensic audits provide analytical depth to transaction series by testing consistency between documents, account mutations, user access, trail audits, and authorization mechanisms. The construction shows that the strength of the follow the money approach is not solely in the ability to find funds, but in the ability to connect different sources of data to produce a reconstruction of transactions that can be tested juridically and forensically.

At the stage of the transaction document check, the main problem is not only the existence of the document, but the conformity between the records and the actual transactions are done. In a legal perspective, transaction documents become relevant when they explain the basis, purpose, authority, and relationship of a transaction with the event being examined, so that its existence should not be released from the context of proof. From a forensic accounting perspective, testing is done by matching journals, source documents, payment proofs, account mutations, and transaction records to find consistency and deviation. The approach is important because the transaction that is formally recorded does not necessarily reflect the use of funds that are in accordance with the purpose of the expense, so administrative validity must be distinguished from the substantive truth of a transaction.

The depth of the check is then visible when the transaction data is associated with the use of ESTIM users and override mechanisms that allow transactions to be done through certain access or authorization. The fact of the use of other employees does not by itself prove who the actor is, but it is an important point to test the difference between the identity of the user recorded in the system and the party who factually controls the transaction. Therefore, user ID, access history, system logs, and override logs need to be read along with user authority and authorization procedures to be known if access irregularities occur and how such transactions can be carried out. Juridically, the results of the examination are valued when it can be correlated with witnesses, documents, and other electronic evidence, while

forensically the data serves to reconstruct the pattern of activity and transaction control mechanisms.

Furthermore, the trail audit analysis provides an important temporal dimension in determining the order of transactions and the relationship between one activity and another. System tracks allow checks on transaction time, user identity, nominal, transaction type, authorization status, as well as changes or activities recorded in the banking system. From the legal point of proof, the information does not automatically prove criminal acts, but it can strengthen the relationship between an electronic activity and the fact of transactions when its authenticity, relevance and relation can be verified. Therefore, the **audit trail** has a strategic function as a data source that allows forensic auditors to objectively compile chronology, while assessments of the meaning of the chronology juridic are still within the framework of proof of cases.

The next established chronology is the basis for testing the relationship between the transfer of funds, destination accounts, and those who receive or gain economic benefits. In this case, transfers to the defendant's personal account and other party accounts and cash withdrawals need to be analyzed as a continuous network, not as a stand-alone transaction. The juridical perspective demands that the relationship be tested against the charged act, the parties who acquire or control funds, as well as the elements of criminal acts that must be proven, while forensic accounting provides methods to systematically trace account mutations and advanced transactions. Thus, follow the money provides an analytical bridge between financial facts and legal facts, but does not turn the results of financial reconstruction into legal conclusions automatically.

On that basis, forensic audit reports should be understood as a result of an inspection process that should be accountable regarding methods, data sources, verification procedures, and the basis for withdrawal of conclusions. The value of the report in the proof process is not determined only by the auditor's final conclusion, but also by the tracking of the checking process and consistency between the findings and the underlying data. In a legal perspective, the audit results are part of the support of the proof construction that must be correlated with the legal evidence and cannot replace the judges' authority in assessing the fulfillment or absence of criminal acts. Thus, forensic audits have a more precise position as a scientific instrument to explain financial facts and electronic transactions, not as a mechanism that independently sets criminal errors.

Based on the overall analysis, the implementation of forensic audits in the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya shows integration between document checks, transaction analysis, system access search, trail audits, fund flow reconstruction, and interfact relationship testing. The integration strengthens the proof construction because the facts about the movement of funds are not treated separately from the facts about authority, system control, transaction mechanisms, and those who receive or control funds. Conceptually, the findings assert that follow the money and forensic audits have complementary functions: follow the money directs the reconstruction of financial relationships, while forensic audits test the data and transaction patterns on which the reconstruction is based. Therefore, the contribution of this approach to the enforcement of corruption-based banking transactions lies in the formation of more integrated proof construction between financial facts, electronic evidence, and delik element testing, while still placing legal judgments for criminal errors in the overall proof process.

3.2 Fund Flow Tracking Position as a Proofing Tool in Proving the Element of Corruption Criminal Act Over Abuse of Banking Transaction Systems Based on Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya

Tracking of funds in proof of corruption criminal offences needs to be placed proportionally by distinguishing its methodological function from the position of evidence instruments in the law of criminal events. Follow the money is basically an analytical approach to reconstructing the origin, movement, purpose, and mastery of funds by linking the facts of transactions with those who perform, control, receive, or benefit from such transactions. Therefore, follow the money is not ranked as a standalone evidence category, but as a method that organizes and connects various sources of information, including transaction documents, account mutations, electronic data, trail audits, system records, and witness and expert information. The methodological position is important because the legal value of the tracking results is ultimately determined by the ability of various sources of information to support the proof of the criminal elements through legitimate evidence.

In the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya, the relevance of tracking of funds flow is seen from its ability to reconstruct the relationship between the use of system access, the implementation of transactions, transfer of funds, destination accounts, and those who obtain or master economic benefits. The relationship does not stop at identifying the transfer of money, but must be placed in a series of events that explain who made the transaction,

through what mechanisms the transaction is carried out, on the basis of how authority, and to whom the funds eventually moved. With such construction, the fact of the deviant transaction gained the relevance of the juridical after being associated with the prosecuted deed and the delicate elements that must be proven. Therefore, the deviation of certain procedures or transaction patterns cannot be automatically equated with the fulfillment of corruption criminal elements, but must be tested through the whole series of facts and evidence tools submitted in the trial.

On that basis, follow the money can be understood as an analytical bridge that connects financial facts with the construction of juridical proof. Data on the origin of funds, transaction time, amount of funds, source accounts, destination accounts, and subsequent transfer of funds provide an overview of the material facts of a transaction, while documents, electronic information, witness information, and expert information provide the basis for testing the facts within the legal framework of proof. Thus, the proofing power is not born solely from tracking methods, but from the reliability, authenticity, consistency, relevance, and testing of the information sources that make up the proofing circuit. In that context, tracking of funds flow serves to clarify the relationship between facts so that judges can assess the linkage between actions, perpetrators, funds flow, economic benefits, and the prosecuted consequences based on legitimate evidence.

The position becomes increasingly important when the reconstruction of funds flow is associated with the element of criminal act as charged under Article 2 paragraph (1) of the Corruption Criminal Act. Use of accounts or access to other users' ESTIMs, implementation of transactions outside procedures, use of override mechanisms, transfer of funds to personal accounts or other party accounts, and withdrawal of funds is a relevant fact to explain *modus operandi* and the mechanism of the transaction being questioned. However, these facts do not in itself prove all delicate elements, because there is still a need for testing of the nature of the law of deeds, the presence of enriching elements of oneself or other or a corporation, as well as its relation to the financial loss of the state or the economy of the country in accordance with the construction of the indictment and proof at the trial. Thus, tracking the flow of funds obtain juridical value if able to connect the series of deeds with concrete delicate elements, not just showing irregularities in transactions.

In the aspect of the acquisition of economic benefits, tracking of funds flow allows traceability of those receiving, mastering, or using funds after the transaction takes place. The accused's personal account or other party's account that appears in the fact of the trial may be placed as part of the transaction chain to see the continuity of the movement of funds from the

source account to the allegedly accepting or controlling party. However, the existence of funds in an account does not immediately prove the criminal involvement of the account owner, because the relationship still must be tested based on the origin of the funds, the basis of receipt, authority over the account, the time of receipt, continued transaction, and form of mastery or use of funds. Therefore, the relevance of the recipient's account in proof lies solely on the identity of the account owner, but on the factual and juridical relationship that can be proven between funds, transactions, the controlling parties, and actions that are objective of the matter.

The same problem applies to aspects of financial losses. Reconstruction of funds flow can help explain the amount, time, source and transfer of funds so that the relationship between certain transactions and alleged losses can be analyzed more structurally. However, the economic losses experienced by a banking institution cannot immediately be qualified as a financial loss of the country, as such qualifications depend on the status and position of the detrimental financial law and the underlying proof. Thus, the analysis of follow the money does not stop enough on the discovery of difference or decrease in economic value, but must explain the mechanism of the onset of losses and the juridical basis that puts such losses in the category relevant to the prosecuted criminal act. The difference between the facts of economic loss and the qualification of such juridical losses is necessary so that financial reconstruction does not generate generalization that any losses to a particular institution are automatically a financial loss of the country.

From a forensic accounting perspective, the tracking of funds flow is the process of systematic checking and reconstruction of transactions by utilizing financial data and data stored in the banking information system. The Examination may include account mutations, transaction journals, source documents, use of ESTIM user ID, access history, log system, trail audit, and other relevant electronic data to test how a transaction is performed and how funds move after the transaction. The results of the examination are then arranged to show transaction patterns, interaccount relations, implementation time, transaction mechanisms, and relationships between parties who perform or control transactions with those who receive or use funds. Thus, forensic accounting provides an analytical basis that allows financial facts and systematic tracks to be tested, while assessments of the fulfillment or absence of criminal elements remain a juridical issue that must be determined based on the overall evidence tool in the trial.

Table 5. Mapping of Fund Flow Tracking against Corruption Criminal Elements

Aspect	Function	Legal Perspective	Forensic Accounting Perspective
Position	Linking transaction facts to the evidentiary construction of the elements of the criminal offense.	<i>Follow the money</i> constitutes an analytical method, not an independent evidentiary instrument.	A method for reconstructing the origin, movement, destination, and control of funds.
Analytical Basis	Establishing the basis for assessing the transactions under examination.	Admissible evidence, facts established at trial, and the elements of the alleged offense.	Account mutations, <i>audit trails</i> , <i>system logs</i> , transaction documents, and electronic data.
Unlawful Conduct	Explaining the patterns and mechanisms of irregular transactions.	Examining the use of access, authority, procedures, and transaction mechanisms against applicable legal provisions.	Comparing actual transactions with authorized powers, procedures, transaction limits, and access histories.
Economic Benefit	Identifying the parties who received or controlled the funds.	Examining the relationship between the recipient or controller of the funds and the alleged conduct.	Tracing destination accounts, subsequent transactions, withdrawals, and the use of funds.
Financial Loss	Explaining the relationship between the transactions and the alleged loss incurred.	Examining the fact of the loss and its legal qualification in relation to the elements of the offense.	Calculating and reconstructing the amount, timing, source, and movement of funds.
Electronic Evidence	Supporting the evidentiary construction concerning the execution and control of transactions.	Assessing relevance, authenticity, connection, and evidentiary status in accordance with applicable law.	Examining <i>user IDs</i> , <i>system logs</i> , <i>audit trails</i> , access times, transaction status, and user activities.

Aspect	Function	Legal Perspective	Forensic Accounting Perspective
Transaction Reconstruction	Establishing chronological relationships among the relevant facts.	Linking the sequence of transactions to the alleged conduct and the elements of the offense.	Integrating account data, journals, documents, and system data.
Evidentiary Value	Strengthening the construction of relationships among the relevant facts.	Determined through its connection with admissible evidence and the elements of the criminal offense.	Determined based on the consistency, completeness, traceability, and sufficiency of the data.
Limitations of Use	Preventing excessive or unsupported legal conclusions.	Does not determine the defendant's guilt and does not replace the judicial assessment.	Does not replace criminal proof and does not determine criminal liability.
Final Outcome	Providing an analytical basis for the evidentiary construction.	Clarifying the relationship among the conduct, perpetrator, benefit, and legal consequences.	Presenting an objective reconstruction of transaction patterns and fund movements.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the Author's opinion, Table 5 shows that the position of follow the money in the proof of corruption criminal act cannot be removed from its analytical function in linking the facts of transactions with the delict elements to be proven. If at the previous stage tracking is directed to reconstruct the source, movement and purpose of funds, at this stage the reconstruction results are used to test the juridical relevance of each transaction series. Use of ESTIM access belongs to other users, transactions made outside of authority, and the use of override mechanisms is therefore not positioned as a single proof of criminal offences, but rather as a fact that must be placed in the entire construction of events. The relevance of the law comes when the fact can be convincingly attributed to the charged, responsible parties, and the elements of criminal acts that must be proven.

According to the Author's opinion, Table 5 shows that the position of follow the money in the proof of corruption criminal act cannot be removed from its analytical function in linking the facts of transactions with the delict elements to be proven. If at the previous stage tracking is directed to reconstruct the source, movement and purpose of funds, at this stage the

reconstruction results are used to test the juridical relevance of each transaction series. Use of ESTIM access belongs to other users, transactions made outside of authority, and the use of override mechanisms is therefore not positioned as a single proof of criminal offences, but rather as a fact that must be placed in the entire construction of events. The relevance of the law comes when the fact can be convincingly attributed to the charged, responsible parties, and the elements of criminal acts that must be proven.

In the aspect of the acquisition of economic benefits, tracking of funds flow provides room to test the continuity between initial transactions and those who ultimately receive or control funds. Reconstruction of destination accounts, advanced transactions, cash withdrawals, or use of funds can make it clear whether there is a factual relationship between the transfer of funds and the allegedly benefited parties. However, such relationships should not be built only on the similarity of the account owner's name or the existence of funds in a particular account, because criminal liability requires the basis of proof of the role and involvement of the parties concerned in the series of events. Thus, follow the money serves to strengthen the traceability of the relationship between actions and economic benefits, while the establishment of criminal liability remains dependent on the fulfillment of the delicate elements based on legitimate evidence tools.

In the aspect of financial losses, the reconstruction of funds flow has the function to explain temporal and causal relationships between transactions that are questioned with reduced economic value. Transaction data can be used to identify the amount of funds, transfer times, source accounts, destination accounts, and transactions after funds are received so that the process of losses can be analyzed in more concrete terms. However, the findings regarding losses are financially distinguished from determining the status of losses as a state financial loss or the economy of the country, because they are legal issues that require normative basis and proof. This distinction is important so that the results of accounting reconstruction are not directly transformed into juridical conclusions without first testing the legal position of financial resources and the relationship of such losses with the prosecuted criminal act.

Of the mapping, the contribution of follow the money lies in its ability to build chronologically factual relationships between sources of funds, transaction execution, access mechanisms, purpose accounts, beneficiaries or rulers of benefits, and financial consequences. The relationship can then be correlated with documents, electronic evidence, witness testimony, and expert information so that a series of proofs are more intact and testable at the trial. In this framework, forensic audits play a role in strengthening the process of verification and reconstruction of financial data and transaction

traces, while follow the money provides an analytical framework to trace the relationship of funds from one point to another. The findings of this study thus suggest that the effectiveness of tracking the flow of funds in corruption lies not in its ability to replace the evidence, but in its ability to integrate financial facts, electronic evidence, and trial facts into the construction of the proof of the delict element without shifting the legal judgment authority from the judge.

3.3 Forensic Audit Application And Financial Transaction Analysis In Supporting Evidence of Abuse Banking Transaction System Based on Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya

Forensic audit is an examination approach that integrates accounting techniques, investigative procedures, and analysis of facts relevant to legal processes for reconstructing transactions and identifying patterns of financial deviations. Unlike financial statements audits that are primarily directed to provide opinion on the fairness of the presentation of financial statements, forensic audits are oriented to checking transactions or certain events that require more in-depth search of data sources, flow of funds, supporting documents, and trace of activity in the system. The character makes forensic audits relevant in cases involving abuse of banking transaction systems, as electronic transactions not only produce financial records, but also leave records of system activity that can be used to reconstruct the chronology of a transaction. In the Decision No. 136/Pid.Sus-TPK/2024/PN Surabaya, the relevance appears to have been needed to connect transaction data, use of ESTIM user ID, system log, audit trail, account mutation, and supporting documents to explain how transactions are carried out and how funds move from source account to destination account.

The position of forensic audit in proof must be firmly distinguished from the position of evidence instruments in the law of criminal events. Forensic examination results are not immediately a standalone proof tool only because they are produced through scientific examination methods, but rather obtain the relevance of proof after the results are poured, explained, and correlated with legitimate evidence tools and facts revealed at the trial. These differences are especially important in electronic banking transactions because log systems, trail audits, user access data, transaction records, account mutations, and supporting documents are essentially a source of information that must be tested about authenticity, integrity, relevance, consistency, and its relation to transactions and parties concerned. Thus, forensic audits provide a scientific examination framework to test and reconstruct the source of the information, while assessments of the value of

the proof remain dependent on the provisions of the law of proof and its correlation with other evidence tools.

The application of forensic audits in this case begins with identifying transactions that have unnatural characteristics or deviating from the proper transaction patterns and procedures. Identification is done by comparing transaction data with supporting documents, user authority, accounting records, and applicable operational procedures so that there can be known any inconsistencies between recorded transactions and administrative basis underlying them. Transactions that do not have adequate document support, use the identity of the user who is incompatible with the transaction controller, exceed authority, or are not in line with the purpose of using the funds then placed as further inspection object, rather than immediately qualified as criminal offence. Through this stage, forensic audits provide the basis for sorting normal transactions from transactions that require deeper inspection and provide a starting point for reconstruction of events based on financial and electronic data.

The relationship between forensic audit and electronic evidence is becoming increasingly important because electronic system-based banking transactions produce information that is layered and can not always be understood only through transaction records on the end result. System logs, audit trail, user identity, access time, authorization history, transaction status, account mutation, and supporting documents can provide different information about an event, so each need to be tested and then correlated. The Examination allows reconstruction of who accesses the system, when access is made, what transactions are executed, what authority is used, through what mechanisms the transaction processed, and where the funds are transferred. Thus, electronic evidence provides data regarding activity in the system, while forensic audits provide methods for examining the interdata relationship so that transaction chronology can be constructed more objectively and tested.

In forensic accounting perspective, financial transaction analysis does not stop at the determination of the account where the funds are moved, but is directed to explain the series of funds transfer since the initial source arrives at the destination account and subsequent transactions. Follow the Money Approach is used to trace the relationship through the checking of the source account, date and nominal transactions, destination accounts, advanced transactions, and parties who receive or control funds. Such reconstruction can provide a factual basis for testing whether there is a connection between the transactions questioned with the allegedly benefited parties, while helping to explain how a transaction deviation takes place gradually. Therefore, follow the money and forensic audits have complementary

functions follow the money directs the search for the movement of funds, while forensic audits test the data and transaction relationships that are the basis of the reconstruction.

Table 6. Stages of Forensic Audit and its Relevance to Construction Proof

No.	Examination Stage	Examination Objective	Findings/Facts Sought	Legal Relevance
1	Transaction Identification	Determining transactions that require further examination.	Transaction numbers, dates, amounts, source and destination accounts, and transaction types.	Determining transaction facts relevant to examination in relation to the alleged conduct.
2	Document Examination	Examining the basis, purpose, and administrative support of the transactions.	Supporting documents, journals, payment records, and authorizations.	Examining the conformity of transactions with applicable authority and procedures.
3	Analysis of ESTIM Users	Identifying access use and user activities within the system.	User IDs, access times, user activities, and transaction types.	Examining the relationship between access use and transaction execution.
4	Analysis of the Audit Trail	Reconstructing the chronology and transaction activities within the system.	Access times, system activities, status changes, and authorization histories.	Clarifying the relationship among user activities, timing, and the transactions under examination.
5	Reconstruction of Fund Flows	Tracing the movement of funds from source to destination.	Source accounts, destination accounts, subsequent transactions, and recipients.	Examining the relationship between transactions, the receipt of economic benefits, and financial consequences.
6	Verification of Examination Results	Testing consistency across data sources.	Consistency among transaction data, documents, system records, and account mutations.	Ensuring that the analytical results have a factual basis that can be tested in the evidentiary process.

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the Author's Opinion, Table 6 shows that forensic audits in this case serve as examination and verification instruments that connect various sources of financial and electronic information in a series of analysis. This position is important because the deviations in the banking transaction system are not always understood only from account mutation records or administrative documents separately. Each transaction needs to be placed in the context of user authority, internal procedures, authorization mechanisms, as well as the flow of funds after the transaction is conducted. Thus, the analytical value of forensic audit lies in its ability to reconstruct interfact relationships so that it can be used to test the construction of the prosecuted event based on legitimate evidence.

The application of the examination begins by identifying transactions that have different characteristics of normal transaction patterns and are relevant to periods and objects of irregularities examined. The identification does not immediately indicate criminal offences, but rather determines which transactions require more in-depth testing based on available data and documents. In the context of this case, the examination is directed at transactions relating to the use of the Jatim Bank's operational funds, including transactions with certain nominal patterns, repeated frequencies, the use of multiple user identities, and the incompleteness of supporting documents. The approach allows forensic auditors to distinguish between usual administrative discrepancies and transaction patterns that factually require further explanation of their authority, purpose and mechanisms.

The next test is carried out by bringing together transaction data in the banking system with supporting documents, accounting records, account mutations, and administrative basis of transactions. Such comparisons are required to assess whether the recorded transaction has the appropriate purpose, supported adequate documents, and implemented through the appropriate procedures. If there is a discrepancy between transaction purposes, supporting documents and electronic records, the circumstances become a fact that needs to be further tested and cannot be directly positioned as evidence of criminal offences. In a juridical perspective, the results of such examination become relevant if such inconsistencies can be attributed to the authority, procedures, prosecution, and other evidence submitted in the trial.

The aspect that then acquires importance is the examination of ESTIM Users because the electronic system records the identity of the account used in the implementation of the transaction. The check does not cease to the account holder's formal identity, but is directed to usage patterns, access times, types of activity, and its relation to the transactions and destination accounts. In this case, the fact of the trial as reconstructed in Table 6 indicates the use of several different ESTIM users in the implementation of transactions,

so that the identity of the system user cannot be automatically equated with the party who factually controls the transaction. Therefore, analysis of ESTIM Users is more appropriate to be positioned as a means to test the relationship between electronic access, transaction activity, and other facts that can clarify who controls or benefits from such transactions.

The next trail audit examination deepens the analysis as the system tracks can provide information about activity sequences, access times, transaction status changes, and authorization processes. The Information allows forensic auditors to compile transaction chronology in a more structured way and compare it to available information, documents and financial records. If access is found to be incompatible with authority or activity performed through the identity of another user, the fact may be an important indicator of irregularities to the internal control mechanism. However, trail audits remain a source of electronic data whose proof value must be tested based on authenticity, integrity, relevance, interrelationship with the examined events, and its suitability with other evidence tools.

Once the relationship between transactions, documents, users and system activities is analyzed, the check is directed at the reconstruction of the flow of funds to determine the movement of funds from the source to the account of the destination and subsequent transactions. Reconstruction is important because the deviation is not always understandable from the initial transaction, especially if the funds are then transferred, withdrawn, or used through another series of transactions. In the case of analysed, the tracking may be used to test whether funds derived from certain operational posts have factual relationships with the purpose account, receiver, or those who benefit from the economy. Thus, forensic audits provide an analytical basis for connecting the dimensions of transactions with financial consequences, but the determination of criminal liability depends on the proof of the criminal element and its relation to the defendant based on the legitimate evidence tool.

Ultimately, forensic audit results cannot be understood as stand-alone evidence, but rather as a result of checking that strengthens the connection between transaction data, documents, electronic evidence, user activity, and reconstruction of funds flow. The power of such analysis arises when each finding can be verified and placed in proof construction that links transaction facts with the prosecuted elements. This pattern also confirms that the use of follow the money, trail audit checks, and forensic analysis should run unifiedly without ignoring the boundaries between analytical methods, information sources, and evidence tools in criminal event law. Therefore, the main contribution of forensic audits in the Decision No. 136/Pid.Sus-TPK/2024/PN Surabaya lies in its ability to clarify the series of financial and

electronic events so that interfact relationships can be tested more objectively in the proof process.

Table 7. Application of Forensic Audits in Financial Transaction Analysis

No.	Examination Stage	Forensic Auditor Activities	Legal Relevance	Forensic Accounting Objective
1	Transaction Identification	Identifying transactions with unusual characteristics based on amount, frequency, timing, source and destination accounts, and transaction patterns	Determining transactions relevant for examination in relation to the alleged conduct	Identifying high risk transactions requiring further examination
2	Document Examination	Examining supporting documents, journals, payment records, and authorization documents related to the transactions	Testing the conformity of transactions with the relevant authority, purpose of fund utilization, and applicable procedures	Verifying the existence, completeness, and consistency of transaction records
3	Electronic Data Analysis	Examining <i>User IDs</i> , <i>system logs</i> , <i>audit trails</i> , access times, authorization histories, and changes in transaction status	Testing the conformity of access usage with the applicable authority and the chronology of transaction execution	Evaluating system activity trails and the effectiveness of access controls

No.	Examination Stage	Forensic Auditor Activities	Legal Relevance	Forensic Accounting Objective
4	Analysis of ESTIM Usage	Comparing the identities of ESTIM account holders with transaction activities, usage times, and types of transactions performed	Examining the relationship between system-user identities, transaction execution, and the authority granted access rights	Identifying patterns of account usage and potential deviations from
5	Examination of Authorization Mechanisms and Override	Tracing authorization processes, status changes, and the use of <i>override</i> facilities in transactions	Testing whether transactions were executed within authorized limits and in accordance with internal procedures	Assessing the effectiveness of controls over transactions requiring special authorization
6	Fund Flow Reconstruction	Tracing the movement of funds from source accounts to destination accounts and related subsequent transactions	Testing the factual relationship between transactions, recipients of funds, and the acquisition of economic benefits	Reconstructing the source, movement, destination, and utilization of funds chronologically
7	Tracing and Vouching	Tracing transactions from source documents to system records and matching transaction records with supporting documents	Testing the consistency of transaction facts used in the evidentiary construction	Verifying the validity, occurrence, and traceability of transactions

No.	Examination Stage	Forensic Auditor Activities	Legal Relevance	Forensic Accounting Objective
8	Analysis of Transaction Irregularities	Comparing actual transaction patterns with applicable regulations, procedures, and expected transaction patterns	Identifying facts relevant to the alleged irregularities and testing them against the elements of the offense	Determining patterns and characteristics of irregularities based on financial data
9	Cross-Source Data Verification	Comparing system data, account mutations, documents, journals, and other electronic information	Ensuring the consistency of facts before they are used to support the evidentiary construction	Testing the reliability and consistency of the examination results
10	Mapping Findings to Legal Facts	Linking transaction examination results with the chronology of events and facts revealed during the trial	Assessing the relevance of findings to the elements of the offense and the evidence presented	Integrating financial and electronic examination results into a single transaction reconstruction
11	Preparation of Examination Results	Integrating transaction findings, documents, electronic data, <i>audit trails</i> , and fund-flow reconstruction	Providing an analytical basis that can be used to examine case facts through admissible evidence	Organizing transaction patterns and examination results systematically, consistently, and traceably
12	Final Assessment of Audit Results	Assessing the interconnection and consistency of all findings based on verified evidence and data	Supporting the assessment of facts and the elements of the offense without replacing the court's authority to evaluate evidence	Formulating conclusions regarding transaction patterns and characteristics based on the examination results

Source: Judgment No. 136/Pid. Sus-TPK/2024/PN Surabaya

According to the authors' opinion, table 7 shows that the implementation of forensic audits is an integrative check process because it connects transaction data, documents, electronic system activities, and information about ESTIM users. The findings at each stage are not stand alone, but need to be verified and placed in the same set of facts to explain how a transaction occurs and where the funds move. The juridical perspective uses the results of the examination to test its suitability with the authority, procedures, and elements of the prosecuted criminal offence, while the forensic accounting perspective test the consistency and reliability of transaction data. Thus, forensic audits serve as a scientific examination method that helps connect various sources of information without turning the results of its analysis into standalone evidence tools.

In line with Table 6, the examination is then directed at the reconstruction of the transaction series that has been identified as the inspection object. Reconstruction is required to keep an overview of the origin of funds, time and mechanisms of transfer, destination accounts, and advanced transactions relating to the funds. In the context of the case analyzed, reconstruction of the Jatim Bank operational funds is important to test when the use of funds is in accordance with budget objectives or there is a displacement of funds that are not in line with the basis of the transaction. From a legal perspective, the network provides the factual context necessary to assess the relationship between a transaction and the acts of the charged, while from a forensic perspective the network is the basis for verifiable financial chronology.

Reconstruction of funds flow is not enough to be done by reading account mutations separately because each transaction needs to be traced back to the source of the record. For such purposes, the tracing technique is used to follow the trace of transactions from the source document to the record in the system, while vouching is used to re-test the record with the document on which the transaction is based. Both techniques have different examination directions but complement each other in testing consistency between recorded transactions and their administrative basis. Its application allows auditors to identify differences between financial records, supporting documents, and system data without first drawing juridical conclusions about the existence or absence of criminal acts.

The results of the examination in this case indicate the presence of debit transactions on the operational cost posts that are not supported by the obligation documents adequately as should be contained in the transaction procedure. Such incompatibility becomes more relevant when compared to

system usage data and fund transfer patterns found in transaction series. The Examination also shows the difference between the identity of the ESTIM User recorded in the system and the parties factually conduct transaction activities, so further testing is required regarding the use of such access rights. These facts may be the basis of analysis of procedural aberrations, but their judgment as a criminal offence must be attributed to legitimate evidence and prosecuted elements of criminal offences.

In the next stage, the analysis of electronic data provides an additional dimension to the check because the transaction system stores information about the user's activity and the transaction process. User ID, access time, system log, audit trail, authorization history, and transaction status changes can be used to reconstruct the order of activity that occurs in the system. The data allows inspections not only to the final outcome of the transaction, but also to the process of how transactions are made, authorized, and processed in the banking system. Therefore, electronic evidence in this context has an important function as a source of facts that must be tested for authenticity, integrity, relevance, and its relation to other sources of information.

The use of some ESTIM users in a series of transactions needs to be carefully analyzed because the formal account identity is not always identical to the person who factually controls the activity. The Check should pay attention to the time of use, transaction patterns, access rights, types of activity, and the relationship between the user's activity and the source account and the purpose account. In the case of analysed, the use of other users' identities and utilization of override mechanisms is a relevant fact to test whether access mechanisms are used in accordance with the given authority. With this approach, ESTIM analysis is not directed to automatically assign the perpetrator, but to clarify the relationship between electronic activity, certain transactions, and other facts that can be tested in proof.

The relationship between forensic audit results and proof law is important because the findings of the examination do not immediately have a standing as a means of evidence only because it is obtained through scientific procedures. The audit results must be translated into the form of information or information that can be tested through proof mechanisms, for example through documents, electronic evidence, transaction records, witness testimony, or expert information in accordance with the applicable event's legal provisions. Thus, forensic audits provide an analytical basis for explaining interdata relationships, while assessments of the value of proof remain within the legal framework of proof at the trial. The difference is important that the examination method is not equated with evidence tools and that forensic conclusions do not go beyond facts that can actually be supported by data.

From a criminal law perspective, the next transaction reconstruction must be directed to the testing of relevant criminal elements, not just indicate the existence of transactions that are not in accordance with the procedure. Unusual transactions, the use of deviant access, or the transfer of funds to a particular account are facts that need to be correlated with elements of unlawful acts, economic objectives or benefits, as well as financial consequences as well as the construction of the indictment and facts proven at the trial. In the event of losses to banking institutions, such losses cannot be automatically qualified as financial losses of the state without legal basis and proof of the adverse financial status. Therefore, forensic audits provide factual reconstruction that can help test elements, while their legal qualifications remain determined based on the applicable norm and the overall evidence tool.

The audit findings also show that the abuse of the transaction system is related to aspects of internal control, particularly restrictions on access rights, separation of functions, authorization, and surveillance mechanisms against transactions. When users can still access the identity of another party's ESTIM or transaction through an override mechanism beyond normal authority, the condition indicates that there is room in the control system that allows for a deviated transaction to be conducted. In forensic accounting perspective, such weaknesses are important to explain how a transaction pattern can take place and why irregularities are not immediately detected. However, the weakness of internal control only describes the conditions that allow for irregularities and does not by itself prove who did the deed or who benefited from the transaction.

Based on the overall examination, the relationship between follow the money, forensic audit, electronic evidence, and transaction analysis can be placed in one complementary examination construction. Follow the money serves as an analytical framework for searching for resources, movements, goals, and mastery of funds, while forensic audits are used to test and reconstruct data that make up the transaction series. Transaction documents and electronic data are verified sources of information through examination techniques, while mapping of criminal elements becomes a stage to assess the juridical relevance of the facts that have been reconstructed. The pattern results in more measurable construction because any conclusions regarding transactions should be traced back to the data, documents, system activities, and evidence tools that support them.

Thus, the contribution of this research can be formulated through an integrated legal forensic proof model that puts each method according to its respective functions and limits. Tracking of funds is placed as an analytical framework, documents and electronic data as a source of verified facts,

forensic audits as a scientific examination method, and mapping of criminal elements as a juridical assessment stage. The strength of the model is not in the notion that financial analysis can prove criminal act independently, but in its ability to clarify the relationship between transaction facts and legal elements through testable examination process. In the context of the Decision No. 136/Pid.Sus-TPK/2024/PN Surabaya, this approach provides an analytical framework for understanding the misuse of the banking transaction system in a whole while maintaining the boundary between forensic findings, evidence tools and legal assessments.

4. CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

Based on the results of the research on the Decision No. 136/Pid. Sus-TPK/2024/PN Surabaya, the follow the money mechanism is done through systematic searching of funds, transaction characters, ESTIM access, destination accounts, and fund movements after the transaction is done. The search was then reinforced by document checks, electronic data, trail audits, account mutations, and system records to reconstruct transaction circuits chronologically. From a juridical perspective, the search results provide a factual basis to test the linkages between transactions, the use of authority, the parties that control or receive funds, as well as the alleged criminal act. Thus, the mechanism of following the money in this case does not stop at the discovery of the transfer of funds, but serves as an analytical framework for linking financial facts to legal facts to be proven.

The study also confirmed that follow the money is not ranked as a stand-alone proof tool in the law of criminal events. The position is more appropriately understood as an analysis method that organizes various sources of facts, including transaction documents, account mutations, electronic data, trail audits, system records, witness accounts, and expert information into a verifiable network. Therefore, the juridical value of the tracking results is not determined by its tracking method only, but by its relation to the legitimate evidence tool, the reliability of the data source, and its relevance to the prosecuted criminal element. The findings reinforce the proposition that analysis of funds flow should be placed as part of the proof construction, not as a substitute for evidence in the criminal justice process.

Forensic audits in this case have function as a scientific examination method for testing and reconstructing transaction facts obtained from various financial and electronic sources. The Examination includes transaction identification, document verification, ESTIM User analysis, trail audit check, authorization and override mechanism testing, tracing,

vouching, and internal control flow reconstruction. The results of such examination can clarify transaction patterns, procedural inconsistencies, use of system access, and movement of funds, but do not in itself determine the existence of criminal errors or establish a person's liability. The main contribution of forensic audits is therefore in its ability to provide a tested factual reconstruction so that it can be correlated with documents, electronic evidence, witness testimony, expert information, and other evidence tools in the proof process.

The findings of the next study suggest a functional relationship between follow the money and forensic audits in dealing with corruption cases that utilize electronic banking transaction systems. Follow the money provides direction to source search, movement, purpose, and mastery of funds, while forensic audits test the data and documents that make up the transaction series. Electronic evidence, such as User ID, log system, trail audit, access time and authorization history, becomes a source of facts that need to be tested for authenticity, integrity, relevance and its relation to other evidence tools. The integration results in a more structured proof construction due to financial facts, system activity, and legal facts placed in a single analytical circuit without obscuring the differences between examination methods, fact sources, and evidence tools.

On the basis of the findings, the study offers an integrated legalforensic proof model as a conceptual contribution of research. The model places follow the money as an analytical framework to determine the direction of search, transaction data and electronic documents as a source of facts that must be verified, forensic audit as a method of scientific examination, and mapping of criminal elements as a juridical assessment stage. Any transaction reconstruction results should be traced back to the data source and associated with relevant legal elements before being used to support the proof construction. This model provides a clearer methodological boundary between financial analysis and criminal proof, while offering an integration framework that can be used to analyze corruption cases involving abuse of electronic banking transaction systems.

4.2 Recommendations

Berdasarkan temuan mengenai penggunaan akses ESTIM, mekanisme override, dan kelemahan pengendalian internal, bank perlu memperkuat tata kelola akses terhadap sistem transaksi elektronik melalui prinsip least privilege, autentikasi berlapis, evaluasi berkala terhadap hak akses, dan pemisahan fungsi yang konsisten. Setiap penggunaan akun pengguna lain, perubahan otorisasi, dan pelaksanaan override perlu

menghasilkan audit trail yang lengkap, tidak mudah diubah, dan dapat ditelusuri kembali kepada aktivitas pengguna serta waktu pelaksanaannya. Sistem pemantauan transaksi juga perlu dikembangkan melalui mekanisme real-time monitoring dan early warning system yang mampu mengidentifikasi pola transaksi tidak lazim berdasarkan nominal, frekuensi, rekening tujuan, penggunaan akses, dan penyimpangan terhadap prosedur. Penguatan tersebut perlu ditempatkan sebagai bagian dari tata kelola risiko dan pengendalian internal, sehingga pencegahan penyalahgunaan sistem tidak hanya bergantung pada pemeriksaan setelah kerugian terjadi.

Bagi aparat penegak hukum, penggunaan follow the money dan audit forensik perlu ditempatkan sejak tahap penyelidikan dan penyidikan dalam kerangka pembuktian yang terintegrasi dengan hukum acara pidana. Pemeriksaan sebaiknya melibatkan koordinasi antara penyidik, penuntut umum, auditor forensik, ahli digital forensik, serta pihak yang memiliki kompetensi dalam analisis transaksi dan sistem perbankan sesuai kebutuhan perkara. Setiap hasil pemeriksaan perlu didokumentasikan berdasarkan sumber data, metode pemeriksaan, proses verifikasi, dan keterkaitannya dengan unsur tindak pidana sehingga dapat diuji secara transparan pada tahap persidangan. Pendekatan tersebut penting untuk memastikan bahwa hasil analisis keuangan dan elektronik berfungsi sebagai dasar faktual yang dapat dipertanggungjawabkan, bukan sebagai kesimpulan pidana yang menggantikan kewenangan penegak hukum dan hakim.

Bagi pengembangan ilmu hukum dan akuntansi forensik, penelitian selanjutnya perlu menguji penerapan model pembuktian hukum-forensik terpadu pada perkara yang melibatkan bentuk transaksi elektronik, sistem perbankan, dan pola penyaliran aliran dana yang berbeda. Pengembangan penelitian dapat diarahkan pada integrasi audit forensik, digital forensik, analisis jaringan transaksi, dan teknologi analitik data dengan tetap memperhatikan keandalan data, perlindungan informasi, serta batas penggunaan teknologi dalam pembuktian pidana. Penelitian komparatif mengenai praktik penelusuran aliran dana dan penerimaan bukti elektronik di berbagai yurisdiksi juga diperlukan untuk mengidentifikasi pendekatan yang dapat disesuaikan dengan sistem hukum Indonesia. Dengan demikian, agenda penelitian ke depan tidak hanya memperluas teknik deteksi penyimpangan transaksi, tetapi juga memperkuat dasar normatif dan metodologis mengenai bagaimana hasil analisis keuangan dan elektronik

dapat ditempatkan secara tepat dalam konstruksi pembuktian tindak pidana korupsi.

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